Journal of Management and Research (JMR)
Volume 12 Issue 1, Spring 2025
ISSN$_{(P)}$: 2218-2705, ISSN$_{(E)}$: 2519-7924
Homepage: https://ojs.umt.edu.pk/index.php/jmr

Article QR

Title:	**Impact of Artificial Intelligence on Human Resource Management Practices: A Qualitative Study in Hyderabad, Pakistan's Banking Sector**
Author (s):	Sahar Akhtar Mughal, Mohammed Bilal Memon, and Faraz Ali Memon
Affiliation (s):	SZABIST University, Hyderabad, Pakistan
DOI:	https://doi.org/10.29145/jmr.121.04
History:	Received: March 11, 2025, Revised: April 07, 2025, Accepted: June 04, 2025, Published: June 30, 2025
Citation:	Mughal, S. A., Memon, M. B., & Memon, F. A. (2025). Impact of artificial intelligence on human resource management practices: A qualitative study in Hyderabad, Pakistan's banking sector. *Journal of Management and Research*, *12*(1), 97–126. https://doi.org/10.29145/jmr.121.04
Copyright:	© The Authors
Licensing:	This article is open access and is distributed under the terms of Creative Commons Attribution 4.0 International License
Conflict of Interest:	Author(s) declared no conflict of interest

A publication of
Dr. Hasan Murad School of Management
University of Management and Technology, Lahore, Pakistan

Impact of Artificial Intelligence on Human Resource Management Practices: A Qualitative Study in Hyderabad, Pakistan's Banking Sector

Sahar Akhtar Mughal, Mohammed Bilal Memon, and Faraz Ali Memon*

Department of Management Sciences, SZABIST University, Hyderabad, Pakistan

Abstract

Artificial Intelligence (AI) is reshaping the way Human Resource Management (HRM) functions within organizations. The core areas, such as performance evaluation, employee motivation, retention strategies, and ethical practices are highly influenced by AI. Simultaneously, its use raises new concerns, for instance, data privacy. The current study adopted a qualitative approach to explore how AI is impacting HRM practices and how it can be applied effectively in real-world settings. A total of 15 semi-structured interviews were conducted with Human Resource (HR) professionals in the banking sector of Hyderabad, Pakistan. Data was analyzed using thematic analysis in NVivo 12. The findings revealed three traditional recruitment challenges and processes, ethical considerations, risks, challenges as well as future trends and perspectives. The results revealed that AI has the potential to make recruitment more efficient through automated candidate filtering, selection matching, and initial screening. This helps reduce delays and minimize bias. However, concerns were raised about employee data privacy and job insecurity associated with automation. The study emphasized the need for industry-specific metrics to guide effective AI implementation. It also highlighted how AI can support performance management by allowing HR teams to detect early signs of employee dissatisfaction. While AI may enhance career development and workplace motivation, its role in automating administrative tasks could also lead towards ethical dilemmas, especially related to job displacement. To address these challenges, the study recommended updating HRM practices to include employee protection strategies, ensuring a balance between technological advancement and workforce well-being.

***Keywords*:** artificial intelligence, human resource management, performance management, recruitment efficiency

*Corresponding Author: Faraz.memon@hyd.szabist.edu.pk

Introduction

Artificial Intelligence (AI) demonstrates capabilities to emulate human decision-making functions. This includes experience-based learning and information adaptation and difficult task completion which has established it as a necessary tool for modern business transformation. AI technology is advancing rapidly, causing major changes to Human Resource Management (HRM) practices. AI applications have accelerated hiring processes for recruitment purposes, while removing discriminatory biases have resulted in better recruitment choices in the modern era (Mukherjee, 2024). AI integration in HRM has transformed HR departments to become strategic partners instead of administrative support which affects performance evaluation and training and personnel selection processes (Rogers, 2018). The employment of AI in talent acquisition and recruiting is one of the most well-known HRM practices. Through the automation of resume screening, candidate matching to job criteria, and even preliminary interviews, AI-driven technologies expedite the recruiting process. Hiring decisions are made more objectively due to automation's acceleration of the hiring process and reduction of human bias. However, the over-reliance on AI in hiring has drawn criticism. Human judgment is crucial in determining candidates' actual ability and cultural fit. Therefore, AI should not be allowed to make recruiting choices without human oversight (Francke, 2025). Beyond hiring, AI greatly influences other HR tasks including employee engagement, learning and development, and talent management. Additionally, AI improves skill acquisition and retention in the field of learning and development by tailoring training modules to each employee's requirements. AI-powered chatbots and virtual assistants also boost employee satisfaction and engagement by providing timely responses to HR-related queries (Westover, 2024).

Through the data-driven feedback provided by these systems, managers may make decisions about training needs, rewards, and promotions. The use of AI is also revolutionizing performance management. AI in HRM is also used in diversity and inclusion programs. Modern algorithms assist businesses to detect and resolve hidden biases that exist within their employment and promotion methods (Manthena, 2021). Combining AI insights with human emotional understanding creates the optimal approach to maintain staff feelings of appreciation while retaining their motivation. By analyzing substantial datasets, AI enables HR practitioners to discover

patterns of inequality which allows them to build more inclusive policies according to Dima et al. (2024). AI systems that track employee performance produce immediate feedback which shows production outputs and pinpoints the sectors in need of enhancement. Organizations benefit from AI technology which predicts workforce requirements through internal data examination and market analysis for proactive talent solution planning. The accuracy of these algorithms relies on the quality of their data input thus; any historical biases must be eliminated to prevent continuity of existing discrepancies. The implementation of AI brings essential value to workforce planning and forecasting activities (Saklani & Khurana, 2023).

The mentioned talent proves beneficial specifically in domains where technological developments rapidly occur alongside shifting skill requirements. Organizations can sustain the market competition while planning for upcoming challenges through strategic staffing arrangements. The field of employee engagement strategy development by means of AI shows increasing momentum. The sentiment analysis algorithms from AI collect employee statements to track employee satisfaction along with workplace morale (Dima et al., 2024). Employing such findings enables HR departments to create special solutions that improve workplace health. Predictive analytics helps organizations forecast potential cases of employee talent attrition and exhausted workers to establish proactive employee retention strategies. AI optimization tools evaluate market data and staff performance metrics to design superior compensation packages as well as employee benefits programs. Through transparent operations, these technological tools support organizations to develop equal and clear pay structures which compete with market rates. The automated benefits program management reduces costs and boosts employee satisfaction (Arifah et al., 2022).

Companies need to create a framework that enables them to combine AI implementation with preservative human input in their HR procedures. The implementation of AI leads to substantial changes in HRM practices as it enables organizations to become more efficient and objective with improved strategic decision-making systems. Introductive integration of AI into HR duties requires a complete evaluation of resistance from employees and the need for training and excellence and job fulfillment maintenance (Weber, 2023). A comprehensive HRM strategy between AI advantages

and human creativity with judgment works best to optimize HR systems under AI conditions.

A qualitative study carried out in Malaysia found that employee attitude and organizational culture must change significantly for it to be used (Sithambaram & Tajudeen, 2022). Employees may be reluctant to use AI technologies due to the fear of losing their jobs. The survey also determined that companies must engage in training programs that improve employees' digital capabilities to ensure a seamless transition to AI-enhanced HR procedures. Another important factor to consider is how AI would affect HR professionals. A recent podcast examined how AI affects scientific research and found that productivity increased but job satisfaction decreased when creative components of work were automated (Demsas, 2025). This study implies that, if not handled properly, the automation of HRM duties that are typically completed by people may result in lower work satisfaction.

Problem Statement

The rapid integration of AI into recruitment processes helps transform the traditional HRM. Furthermore, it offers efficiency, scalability, and data-driven decision-making. However, its adoption challenges conventional HR roles. It includes decision-making paradigms and strategic realignment. As organizations increasingly rely on AI for candidate screening, several other concerns are rising about the ethical, practical, and operational implications of these technologies. Despite the increasing interest, there is little empirical knowledge about how AI-driven recruitment transforms HR roles, changes selection criteria, and the ability of organizations to pursue wider strategies. Besides, there are still many ethical and legal issues concerning AI. These include algorithmic bias, transparency, and accountability that are poorly addressed by various firms and create a disconnection between innovation and responsible use. At the same time, the occurrence of forthcoming AI trends is expected to change both the candidate experience and the hiring effectiveness altogether, yet long-term implications are understudied. The current study critically examined the way AI is transforming the conventional HR roles, identified viable strategies to overcome challenges in AI, and examined the possibilities where AI developments may affect the recruitment procedures.

Research Objectives

In light of the challenges and opportunities mentioned above, the following research objectives were formulated:

- To explore how HR professionals in the Pakistani banking sector perceive the impact of AI integration on their traditional roles, decision-making processes, and recruitment strategies.
- To investigate the ethical, operational, and organizational challenges faced by banks in Pakistan when implementing AI-based hiring systems.
- To examine emerging AI trends and their perceived influence on candidate experience, recruitment efficiency, and overall HR workflows in the banking industry.

Research Questions

- How do HR professionals in Pakistan's banking sector experience and interpret the influence of AI on their roles, recruitment decisions, and strategic practices?
- How can businesses prepare for the moral and practical difficulties posed by AIs advances in hiring?
- What are the emerging AI trends perceived by HR practitioners in banking and how are these trends expected to reshape future hiring practices?

Literature Review

Human Resource Management (HRM) Practices and Artificial Intelligence (AI)

HRM plays a critical role in enabling the organizations to achieve their goals and objectives by acquiring, developing, and retaining skilled workforce. HRM has been defined and redefined over time, with various scholars contributing complementary perspectives. According to Storey (2004), HRM is a strategic approach to employee management that incorporates cultural, structural, and personnel strategies to build a committed workforce capable of providing a competitive edge. Similarly, Wall and Wood (2005) emphasized that HRM practices encompass hiring, supervising, and onboarding new employees, focusing on employee

satisfaction and retention. It is significant in manufacturing organizations to rely on innovation in order to enhance performance and maintain a competitive edge (Youndt et al., 1996). Over time, HRMs role in businesses has changed from being a way to reduce costs to being a strategic asset. According to Becker and Gerhart (1996), who highlighted this change, HRM is now viewed as a crucial component of organizational performance, particularly in the modern corporate context where human capital is viewed as a significant resource.

In addition, the idea of AI is not new. It has been around and used in various fields for a while. More recently, it has spread to other organizational situations. It is useful to dissect AI into its constituent parts in order to understand the concept in a better way. The term "artificial" describes anything which is human-made rather than naturally occurring. Whereas, the term "intelligence" is more nuanced and has been the subject of several definitions. Researchers find it challenging to define AI for intelligence (Legg & Hutter, 2007). For instance, Kaplan (2016) argued that AI produces computers, robots, and software which display human-like performance and requires the capacity to draw proper conclusions quickly from restricted inputs. This definition diverges from the conventional comparison to human mental capabilities. Legg and Hutter (2007) along with Ved et al. (2016) established several additional definitions. It included reasoning alongside organizing and learning while also containing the ability to adapt to evolving situations and facts analysis for context-based inference.

Technology developed from AI operates to enhance multiple technical fields, particularly Natural Language Processing (NLP), expert systems, and automated reasoning. The technology functions as a tool for robotic applications and gaming activities as well as problem-solving tasks, machine perception, and language interpretation methods. Modern advances in Machine Learning (ML) and Deep Learning (DL) technologies are driving advanced development of AI systems. Large language models serve as the prime example of AI ability to understand and generate human language, such as text. AI decisions need to maintain responsibility with openness and equity standards (Negt & Haunschild, 2024).

HRM Recruitment

AI proves itself as an essential tool to accelerate recruitment processes combined with decision-making operations. AI tools possess the ability to evaluate candidates while assessing their business value potential (Koman et al., 2024). The movement towards skill-based recruitment methods presents an approach that validates capabilities above traditional qualifications to fulfill company objectives with employees. Companies need to implement DEI principles into their hiring systems as a way to build offices which both represent diverse populations and support full participation of all staff members (Opada et al., 2024). Companies that introduce flexible work policies combined with well-being programs through remote and hybrid models have completely transformed recruitment approaches while creating modern flexible workplaces.

Employment practices have begun to transform due to recent organizational requirements. AI applications are used in multiple HR functions as shown through e-recruitment or online hiring systems that automate assessment and award processes and candidate evaluation procedures. Companies use AI when combined with ML technology to deliver quick decisions on top talent recruitment through data-based insights that enhance hiring process efficiency. The surveillance of these systems has become vital since privacy concerns and bias problems emerge amid their utilization. The hiring process enabled by AI utilizes algorithms to speed up the tasks of CV sorting as well as personality testing and video interview body language assessment. The technologies work towards inclusive hiring by eliminating prejudices yet organizations must preserve thorough transparency and fairness to mitigate discrimination (Brown, 2021).

The implementation of AI-based recruitment systems leads towards better efficiency as well as reduced preferences and more balanced hiring operations. The emphasis on measurable features through AI systems helps to improve and enhance candidate evaluation while still reducing personal decision-based biases that commonly affect job selections. The implementation of AI allows human resources teams to dedicate their attention to advanced decisions. This is because AI handles basic tasks in candidate discovery and preliminary screening (Thompson & White, 2024). The implementation of HRM practices with AI faces many obstacles despite the extensive advantages described earlier.

HRM Selection

Progress in HRM selection methods includes adopting contemporary technologies and innovative approaches, enhancing both operational effectiveness and equal treatment alongside target company goals. AI technology now serves as a valuable tool for preliminary candidate evaluation in HRM. System predictions based on Wael (2023) evaluate both cultural suitability and job-related competence of potential candidates alongside AI technology which reduces human prejudice during screening applications. The implementation of AI screening systems leads to diminished unconscious biases during candidate evaluations thus, creating more opportunities for diverse candidate recruitment (Roshanaei et al., 2023). Organizations can make more effective recruiting choices through predictive analytics since it provides them with data-based insights (Horodyski, 2023). Organizations need to ensure proper ethical and technological equilibrium between AI applications in hiring due to expanding use in order to preserve transparency and fairness (Mathur et al., 2024).

Traditional Recruitment Processes

Thebe and Van der Waldt (2014) and Mueller and Baum (2011) argued that companies often follow a systematic procedure. This includes identifying the ideal candidates profile, creating job descriptions, and evaluating open positions. Breaugh (2008) developed a five-step paradigm for hiring, emphasizing how these procedures are interconnected. Conventional hiring practices have been explained from the viewpoints of the company and the job seeker, providing several models. HRM has developed into a strategic role essential to an organizations success. Selection and recruitment, two essential HRM functions, have changed to reflect modern workplace trends and technology breakthroughs. In addition to improving productivity and inclusiveness, these adjustments also match organizational goals with management procedures, strengthening HRMs position as a crucial strategic tool.

Challenges and Ethical Concerns

Large volumes of personal data are frequently needed for AI systems, which, if improperly handled, might present ethical and legal issues. To mitigate these issues, AI systems must be continuously updated and monitored for fairness, with a strong emphasis on transparency and

accountability (Kumar & Singh, 2022). Despite these benefits, there are drawbacks, especially regarding data processing and privacy. Researchers also draw attention to the possibility that AI systems could strengthen beliefs based on historical data, perhaps leading to discriminatory employment practices (Davis, 2020). AI can also increase recruiting efficiency, although it cannot assume human judgment in some situations, such as assessing cultural fit or establishing connections.

The collection of large datasets by AI systems demands extensive personal information which creates privacy-related issues. GDPR compliance demands organizations to adopt thorough data protection protocols Bhalla and Suribabu (2024). Employee trust requires both transparent data handling practices as well as ethical personal information procedures to maintain valid information usage (Du, 2024). AI systems might reproduce biases from historical data during decision-making processes which results in improper hiring and evaluation decisions (Bhalla et al., 2024). In order to achieve fair performance management systems powered by AI, one must perform continuous monitoring and apply proactive strategies that address existing biases (Monica et al., 2024). The implementations of AI within HRM yield substantial advantages through better efficiency and decision-making. However, organizations must handle its ethical concerns. Workplaces require organizations to maintain equilibrium between human values and technology development. Therefore, AI functions as a promoter instead of a detractor of workplace ethical standards.

AI and Pakistani Banking Sector

The implementation of AI by Pakistani banks throughout multiple operations has produced significant improvements for operational performance alongside both business productivity and customer service as well as risk management. Habib Bank Limited, Faysal Bank, and Bank Alfalah together with various AI technologies now manage their banking system to detect fraud more efficiently and provide AI chatbot services to customers through automated interactions. The utilization of AI in Pakistani banking faces ongoing obstacles regarding data privacy requirements along with regulatory compliance demands (Zulfiqar et al., 2024). The banking sector of Pakistan shows substantial adoption of technological tools that include AI as one of its main drivers. Technology adoption within banking operates with limited resources in Pakistan as consumer awareness remains

lower than other Asian countries which include China, Iran, Saudi Arabia, and Thailand. Studies on AI in banking sector of Pakistan have numerous views. For instance, there is a need for HR adaptation to AI tools. Additionally, perceived risk has a negative relationship with AI adoption intentions. Hence, there is limited focus on specific challenges faced in AI adoption in the Pakistan banking sector (Zulfiqar et al., 2024).

To further support the identification of the research gap, a review of recent published studies was conducted. Table 1 summarizes the core details of key studies including their methodologies, key insights, and limitations supporting the phenomena under study.

Table 1

Key Empirical Studies

Year	Study	Methodology	Limitations
2022	Applying XAI to an AI-based system for candidate management to mitigate bias and discrimination in hiring (Hofeditz et al., 2022).	A prototype candidate management platform incorporating AI recommendations and XAI features	Focuses on algorithmic bias and fairness in AI hiring; lacks field-level HR insights or banking focus.
2023	Cybercrime resilience in financial sector (Ali et al., 2023).	Qualitative; semi-structured interviews with cybersecurity experts; thematic analysis.	Discusses AI adoption in banking security; not HR-specific but hints at readiness for digital tools in banks.
2024	AI and cognitive impact (Abrar et al., 2024).	Quantitative (regression, ANOVA).	Measures AI's psychological impact across professions in Punjab and no recruitment focus.
2025	Business continuity management in banking (Hadiwibowo et al., 2025).	Conceptual framework (BCM) using ISO standards.	Focuses on operational continuity, not AI or HR integration.

Year	Study	Methodology	Limitations
2025	Leveraging AI in recruitment (Sandeep et al., 2025)	Quantitative; PLS-SEM with 290 HR professionals.	Cross-sectional design; lacks qualitative insights; general HR sector not banking-specific.
2025	AI in recruitment and talent acquisition (Abraham, 2025).	Quantitative; survey (n=287 HR professionals).	Does not address sectoral differences; lacks practitioner narratives; overlooks ethical constraints.
2025	Evaluating AI in Bahrain's retail sector (Ebrahim & Shahzad, 2025).	Quantitative; ANOVA and regression.	Context-specific to retail in Bahrain; results may not generalize to financial or HR-heavy sectors.
2025	AI's role in recruitment (Faroozan, 2025).	Conceptual + thematic review.	Not empirically tested; lacks field data or organizational application.

Although, an increasing interest has been observed in AI integration into recruitment systems around the world, there is little empirical data studying HR employees' experiences in using AI in recruitment, – especially in the Pakistani banking sector. Existing works lean more to technological/engineering frameworks (e.g., bias mitigation) or quantitative methods that bypass the elements that are crucial to comprehend the real-world environments (contextual, ethical, experiential aspects). Additionally, many researches do not address what AI is doing to HR and decision-making about candidates from the perspective of HR administrations in third world countries. Table 2 shows research objectives, questions, and interview questions aligned for clarity, focus, and validity of the study.

Table 2

Alignment of Research Questions, Objectives, and Interview Questions

Research Objectives	Research Questions	Interview Questions
OB1: To explore how HR professionals in the Pakistani banking sector perceive the impact of AI integration on their traditional roles, decision-making processes, and recruitment strategies.	*RQ1*-How do standard HR responsibilities and decision-making procedures change when AI is used in recruitment?	*Q1*: How is AI utilized in HR practices? What benefits and challenges might a company encounter? *Q2*: What challenges do you now see with traditional recruiting? *Q3*: How has AI-based hiring affected "traditional HRM and recruitment"? How does AI transform hiring practices? (Pre-selection/pre-screening, candidate communication, recruiting organization, etc.) *Q6*: What AI tools or technologies are available to enhance hiring processes and how do they work? *Q4*: What are the potential risks or challenges associated with implementing AI in the recruitment process and how can we mitigate them?"
OB2: To investigate the ethical, operational, and organizational challenges faced by banks in Pakistan when implementing AI-based hiring systems.	*RQ2*- How can businesses prepare for the moral and practical difficulties posed by AIs advances in hiring?	*Q5*: How does AI impact the objectivity and fairness of hiring decisions and what steps can we take to ensure ethical use?" *Q7*: Do you have an AI hiring process in your organization and how does it work? What benefits could your organization gain from integrating AI into our hiring process if not? *Q9*: Do you believe that candidates may have concerns about new technologies being used for recruiting, such as concerns about trust or other matters?
OB3: To examine emerging AI trends and their perceived influence on candidate experience,	*RQ3*- Which AI developments are most likely to have an impact on how hiring	*Q8*: Do you believe AI would entirely replace some HRM job functions? If not, why? *Q10*: Do you believe AI can improve hiring practices to make

Research Objectives	Research Questions	Interview Questions
recruitment efficiency, and overall HR workflows in the banking industry	procedures develop in the future?	decisions quicker and accurate, leading to more cost-effective profits for a company?

Methodology

The study used an interpretive approach to explore the impact of AI on HRM practices by focusing on the subjective experiences and perspectives of HR specialists. A qualitative research design was employed, involving 15 semi-structured interviews with HR managers from various banks in Hyderabad, Pakistan. The banks were chosen based on the State Bank of Pakistan (SBP) annual private bank reports and their performance in recruitment and selection. Participants were selected using criterion sampling to ensure they had direct experience in recruitment and substantial expertise in the field. Data was analyzed and thematic analysis was performed using NVivo 12 to examine participants' responses and identify key themes from their responses. The study employed thematic analysis outlined by Braun et al. (2017), following the six-phase process to systematically identify, analyze, and report patterns within the data. The decision to conduct 15 interviews was based on the principle of data saturation. It normally occurs when no new information emerges from additional interviews (Guest et al., 2006). The saturation was reached after 15 interviews. Additionally, Veras et al. (2022) noted that a range of 15–20 participants is commonly recommended for qualitative research, confirming that the sample size of 15 interviews was appropriate for this study. Signed consent forms were obtained from all participants, representing their rights and consent. These included recording of interviews for data analysis purposes.

Results and Data Analysis

The integration of AI in hiring practices has remodeled recruitment procedures through enhanced productivity and better accuracy as well as improved candidate and staff experiences. In Hyderabad, Pakistans banking industry, AI has grown to be a significant player, offering HR managers innovative answers to traditional hiring issues. This chapter examined the impact of AI on the recruiting process using data from 15 HR specialists. These findings provided a comprehensive knowledge of the benefits, risks, and long-term consequences of AIs change of hiring practices.

The experiences and opinions of HR professionals about the use of AI in recruitment were examined. Semi-structured interviews served as the primary method to collect the data. This is because these interviews provided an adjustable system that helped participants deliver complete and uniform information. Appropriate consent from participants allowed the research team to record their discussions which were later professionally transformed into transcripts. The participants offered ideas that matched the research objectives of the study. Secured virtual platform was utilized to store the data, maintaining its confidentiality and integrity throughout the study. The transcribed interviews underwent a thorough theme analysis using NVivo 12. This method improved identifying significant patterns, codes and themes. The participant responses were cross-referenced to ensure the validity and reliability of the findings. Figure 1 shows three themes and their associated codes. Whereas, Table 3 presents the profiles of the interviewees.

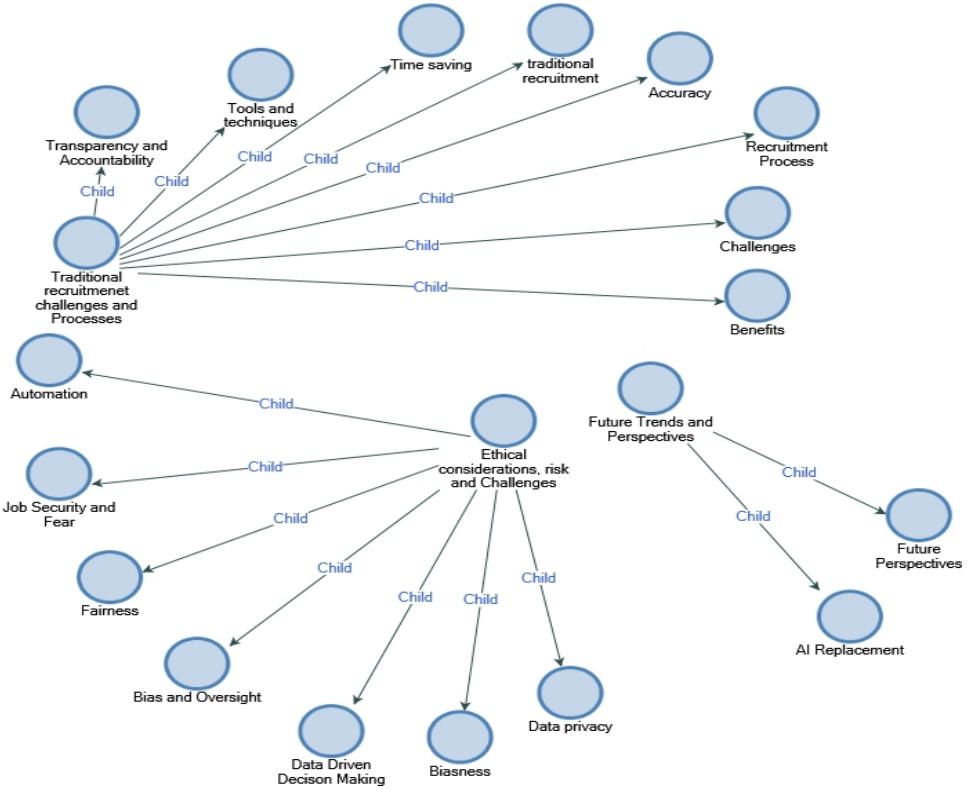
Table 3

Profiles of Interviewees

Serial	Departments of Interviewees	Experience of Interviewees in Banks	Classification
1	Hiring and Recruiting Talent	10years	HR-1
2	Training and Development	5years	HR-2
3	Performance Management	8 years	HR-3
4	Engagement and Employee Relations	2years	HR-4
5	Management of Pay and Benefits	4years	HR-5
6	Compliance and Risk Control	6years	HR-6
7	Reports and Analytics	9years	HR-7
8	Planning for Workforce and Succession	3years	HR-8
9	Inclusion and Diversity	7years	HR-9
10	Change Management	5years	HR-10
11	Employee Welfare and Health	4years	HR-11
12	Development of HR Policies	8years	HR-12
13	Relations with Labor	6years	HR-13
14	Talent Management	5years	HR-14
15	Orientation and Onboarding	2years	HR-15

Figure 1

Themes and Codes



Theme one -Traditional Recruitment Challenges and Processes in the Banking Sector

AI plays a significant part in reducing several difficulties. Automated resume screening tools, predictive analytics, and virtual interview platforms significantly decrease time and human mistakes (Smith, 2023) Hyderabads banking industry faces operational risks, rising client demands, and unethical hiring practices. By increasing accuracy, accelerating hiring, and decreasing biases in conventional procedures, AI can help overcome these issues. Analytics powered by AI improves decision-making, fosters innovation, and improves the consumer experience. The theme "Traditional Recruitment Challenges and Processes" led to the creation of 110 statements consisting of 8 nodes. This theme seeks to fulfill RO1 and RQ1.

Table 4
Responses and Codes from the Study of Theme One

Serial	Nodes	Number of Responders	Statements
1.	Accuracy	4	4
2.	Benefits	13	23
3.	Challenges	11	14
4.	Recruitment Process	10	18
5.	Time-Saving	6	7
6.	Tools and Techniques	14	15
7.	Traditional Recruitment	15	21
8.	Transparency and Accountability	7	8
	Total		110

Accuracy

In the context of Hyderabads banking industry, accuracy has been identified as a critical node based on responses collected. AI increases hiring precision by evaluating a vast amount of applicant data to determine the suitability and qualifications of candidates more accurately (Meshram, 2023). According to respondents, AI can rapidly assess resumes, lowering prejudices, and expediting recruiting. In the words of one participant, "AI can go through all your candidate resumes and match them with 80 to 90% accuracy" (HR-11).

Benefits

AI-driven technologies are transforming HR in Pakistans banking sector, bringing substantial benefits. These include enhanced candidate selection, streamlined processes, and data-driven insights that allow for more informed decision-making. Among many advantages of AI are better applicant selection, lower expenses, and enhanced efficiency. HR personnel may now concentrate on more strategic work as AI automates tedious duties, such as interview scheduling, resume screening, and routine query response. According to one respondent, "AI automates repetitive tasks, saving costs and increasing efficiency" (HR-7).

Challenges

Data privacy, reluctance to change, and job displacement are some of the issues that arise with integrating AI (Roshanaei et al., 2023). However, HR specialists pointed out that workers can struggle with new technologies

or worry about losing their employment. Another big obstacle is resistance to change. On this, one participant stated, "The major demerit of AI is that humans are being replaced" (HR-5).

Recruitment Process

AI-driven recruitment processes are transforming traditional hiring practices in banks, from automated resume screening to predictive analytics, making it possible to identify the best talent more accurately and efficiently (Memon & Memon, 2025). According to interviewees, AI helps to find and engage the top applicants more rapidly by rearranging and organizing the hiring process. AI is revolutionizing hiring by automating interview scheduling, predictive analytics, and resume screening. However, according to one participant, "AI has changed the hiring process by pre-screening candidates and ranking them" (HR-1).

Time-saving

AI frees up HR professionals time by automating repetitive operations, enabling them to concentrate on more strategic responsibilities (Akinrinmade et al., 2023). According to one HR expert,

> AI can automate tasks, such as resume screening and candidate matching by saving time, resources, and other things. AI can provide data-driven insights to optimize and improve the efficiency of the hiring process. Another thing is enhancing diversity. AI can also shortlist that person and enhance the diversity. (HR-6)

Tools and Techniques

Different participants held different opinions on these tools; some emphasized their usefulness, while others pointed out that not all Hyderabadi banks have completely incorporated this technology. Thus, the usage of AI technologies in hiring is growing including chatbots, online testing platforms, and Applicant Tracking Systems (ATS). One of the interviewees mentioned that "AI tools like ATS and chatbots are useful for organizing and screening resumes" (HR-7).

Traditional Recruitment

When compared with the AI-driven approaches, traditional recruiting is sometimes characterized as labor-intensive, slow, and subject to human biases, which makes it less effective and may be less equitable (Chen,

2023). Missed opportunities and a less diversified workforce may result from this inefficiency. One participant emphasized these difficulties by saying

> Traditional recruiting often involves lengthy processes and is time-consuming too. This builds up a fear of losing out on top candidates. Also, manual screening can introduce biases. I can manually hire my favorite. If I am in the position of using these manual systems, then I may. This can ultimately affect our diversity and screening processes. (HR-13)

Transparency and Accountability

Traditional hiring procedures lacked the openness and accountability that AI technology has brought. Organizations may make more objective and well-informed decisions by using high-quality data and guaranteeing fairness. One respondent explained the steps taken to improve transparency: "We also make our processes transparent by informing candidates when AI is involved and ensuring there is always a human review stage to balance fairness and transparency" (HR-3).

Theme Two- Ethical Considerations, Risks, and Challenges

The banking industry in Hyderabad, Pakistan, is changing conventional procedures by implementing cutting-edge technology and data-driven approaches. To maintain equity, legitimacy, and public trust while improving services and consumer experiences, it is important to overcome biases in automated systems. Sixty-eight (68) statements with eight (7) nodes created theme "ethical considerations, risk, and challenges, “This theme aims to answer the second question and second objective.

Table 5

Responses and Codes from the Study of Theme Two

Serial	Nodes	Number of Respondents	Statements
1.	Automation	4	5
2.	Bias and Oversight	10	13
3.	Biases	10	15
4.	Data-driven Decision-making	4	5
5.	Data Privacy	8	12
6.	Fairness	10	12
7.	Job Security and Fear	6	6
	Total		68

Automation

Pakistans banking sector is progressively implementing automation to improve the effectiveness of transaction processing and customer support. The shift is still slow though, many institutions use outdated practices. According to one HR specialist, "AI is developing day by day and it can identify emotions and make decisions in hiring processes" (HR-15).

On the other hand, another participant responded the same and highlighted the current use of AI tools to improve hiring decisions, stating, "AI tools help engage candidates through chatbots, enabling quick hiring decisions" (HR-12).

Bias and Oversight

Human monitoring is crucial to make sure that these biases do not influence how consumers are treated. Concerns regarding biases in decision-making processes have surfaced as banks have started using AI. According to one respondent, "AI can be unfair if biased, humans must oversee the process" (HR-4). Additionally, another participant stated that "AI must be supervised to prevent biases; it is an additional tool, not the ultimate decision-maker" (HR-9).

Biases

Despite AI, biases based on race, gender, and socioeconomic class still impact Hyderabads traditional financial processes. It is crucial to overcome these biases. One HR practitioner highlighted that AI may continue to draw unfair conclusions if trained on biased data. While one participant claimed that, "If AI is trained on biased data, it can make unfair decisions" (HR-4). Another participant said that, "AI could reduce discrimination and favoritism in hiring, challenging traditional techniques (HR-10).

Data-driven Decision-making

Banks must maintain a balance between ethical issues and the usage of consumer data to preserve customer confidence. Although, it is currently underutilized, data-driven decision-making is becoming more popular in the banking sector. According to one participant, "AI makes hiring more objective but banks must monitor AI for biases and diversify datasets" (HR-2). As one interviewee observed, "Candidates avoid AI recruitment systems due to fears of incorrect resume handling" (HR-5).

Data Privacy

Data privacy issues are growing as AI is used increasingly. Trust must be preserved by protecting personal information and guaranteeing that AI systems are transparent. One respondent asserted that, "Candidates fear misuse of their data due to AIs access to cloud systems" (HR -15). The significance of trust was emphasized by another participant, who repeated this worry and argued that "Trust is crucial and we must reassure candidates that their data is safe" (HR-12).

Fairness

Making sure that decisions are made fairly is crucial as AI is incorporated considerably into the employment process. Respondents believed AI can reduce biases, while others worried about how fair it is. According to one respondent, "AI can reduce political influence and favoritism in hiring, making decisions fairer" (HR-10). However, few respondents shared other side of opinions and asserted that, “Candidates fear AI might be biased, despite its potential for fairness" (HR-15).

Job Security and Fear

Although, the limited application of AI does not significantly impact job security, the growing automation in banking raises concerns about job displacement (Patil, 2024). One respondent mentioned that, “AI may replace jobs, leading to fears of unemployment" (HR-15). Another respondent recalled the time when the staff members of National Bank of Pakistan (NBP) opposed digitalization because they were afraid of losing their jobs: "Employees resist digitalization due to fears of being replaced, as seen with NBPs digital shift ” (HR-5).

Theme Three - Future Trends and Perspectives

Although the banking industry in Hyderabad, Pakistan, has not yet completely tapped AIs potential, developments in digital infrastructure and shifts in global finance portend a change in the future. Implementation costs, knowledge gaps, and worker preparation are some of the issues that need to be resolved. HR experts view the increasing incorporation of AI as a means of improving security, efficiency, and customer experience. The "Future Trends and Perspectives" theme created 35 statements with two nodes. The goal of this theme is to answer the third question and third objective.

Table 6

Responses and Codes from the Study of Theme 3

Serial	Nodes	Number of Respondents	Statements
1.	AI replacement	15	21
2.	Future Perspective	13	14
	Total		35

AI Replacement

Hyderabads banking industry has yet to fully embrace AI due to problems with infrastructure, concerns about job displacement, and a lack of knowledge pertaining to the benefits of technology. Conflicts in organizations are inevitable (Memon, 2024). Although, AI may automate processes, such as screening resumes, most HR experts concur that technology cannot replace human abilities that require emotional intelligence including resolving conflicts. The respondents gave the following statements, “AI can handle time-consuming tasks like resume screening, (HR-13). "AI can replace HRM job functions but it leads to technological unemployment" (HR-8).

Future Perspectives

HR specialists see AIs potential to improve fraud detection, data management, and customer service in the future. However, challenges like workforce training and infrastructure investment need to be addressed. By incorporating these trends, recruiting would be further optimized, becoming more candidate-centric and efficient (Manthena, 2021). One of the respondents asserted that, "AI can improve hiring by speeding up processes, making bias-free decisions and improving profitability" (HR-6), "Organizations should use both AI and humans for better functioning" (HR-7). Integrating AI with human judgment may result in better and faster hiring decisions" (HR-9).

Conclusion and Recommendations

This study provided evidence on how AI benefits HRM systems while acknowledging present issues regarding bias and data privacy rules. Cautious implementation practices are vital to stop bias replication and achieve data security in HRM. It offers numerous benefits, such as precise and efficient HR operational outcomes.

The following were the essential outcomes of this study:

1. The objective one of this study was *to explore how HR professionals in the Pakistani banking sector perceive the impact of AI integration on their traditional roles, decision-making processes, and recruitment strategies*. Unlike previous studies which frequently determined AI integration in hiring practices from a broader technological or efficiency angle, the current study explored difficulties experienced by HR when implementing AI-based decision criteria, especially in the banking industry. The studys fi rst theme targeted this by analyzing the conventional hiring issues and procedures specific to the banking industry. It also emphasized how AI has changed the HR's functional position in strategic planning and decision-making, which has not been examined in the previous research. Moreover, this objective also addressed RO1. HR professionals in the Pakistani banking sector perceive AI integration as a shift that improves the efficiency, accuracy, and objectivity of their roles, especially in recruitment and decision-making processes. The AI tools are helpful in many HR activities, for instance, resume screening, interview scheduling, and applicant ranking, thereby saving time and reducing human bias. This automation allows HR personnel to focus on strategic functions, improving both candidate selection and the overall hiring transparency. On the other hand, participants also express concerns over few challenges, such as data privacy, resistance to change, and the fear of job displacement. The banking sector must overcome the above stated issues.

2. The objective two of the research was *to investigate the ethical, operational, and organizational challenges faced by banks in Pakistan when implementing AI-based hiring systems"*. The second theme addressed these issues by offering customized solutions to reduce biases. This provides transparent data-driven judgments and creates ethical frameworks that comply with banking standards which are receiving relatively little attention in the body of current literature.

3. The objective three was *to examine emerging AI trends and their perceived influence on candidate experience, recruitment efficiency, and overall HR workflows in the banking industry*. The current study determined how these AI trends may transform recruiting by balancing automation with greater candidate personalization, seeking to raise the candidate experience beyond efficiency gains. The third theme

addressed this goal by examining how AI may replace or enhance conventional positions and project how these advancements may change the recruiting process. AI is already being used for tasks, such as resume screening which saves time. Although, participants asserted that it cannot replace human skills, such as emotional intelligence or conflict resolution. Moreover, combining AI with human judgment would lead towards better hiring decisions. However, full adoption is still limited due to challenges including lack of training, poor infrastructure, and fear of job loss.

Limitations

This research has several limitations, for instance the reliance of data from Hyderabad, Pakistan. Moreover, it did not reflect the perspectives or practices in other regions. Additionally, it focused solely on HR specialists within the banking sector of Pakistan, limiting the applicability of its findings to other industries. Furthermore, the research was primarily concerned with specific HR functions, particularly with decision-making, recruitment, and ethical practices. This narrows the scope of the study. This research was cross-sectional therefore, future studies may use a longitudinal approach to examine the trends and changes over time.

Conflict of Interest

The authors of the manuscript have no financial or non-financial conflict of interest in the subject matter or materials discussed in this manuscript.

Data Availability Statement

The article includes all relevant data. However, more information is available upon reasonable request from the corresponding author.

Funding Details

No funding has been received for this research.

References

Abraham, R. (2025). The role of artificial intelligence in recruitment and talent acquisition—an empirical study. *Journal of Informatics Education and Research*, *5*(1), 400–408. https://doi.org/10.52783/jier.v5i1.2007

Abrar, F., Baig, U. K., Rafique, Z., & Abbas, M. A. I. S. (2024). Cognitive development in the age of AI: How AI tools influence problem solving and creativity in psychological terms. *Review of Applied Management and Social Sciences*, *8*(1), 237–249. https://doi.org/10.47067/ramss.v8i1.452

Akinrinmade, A. O., Adebile, T. M., Ezuma-Ebong, C., Bolaji, K., Ajufo, A., Adigun, A. O., Mohammad, M., Dike, J. C., & Okobi, O. E. (2023). Artificial intelligence in healthcare: Perception and reality. *Cureus*, *15*(9), Article e45594. https://doi.org/10.7759/cureus.45594

Ali, A., Shah, M., Foster, M., & Alraja, M. N. (2023). Cybercrime resilience in the era of advanced technologies: Evidence from the financial sector of a developing country. *Computers*, *14*(2), Article e38 https://doi.org/10.3390/computers14020038

Arifah, I., Wijayati, D., Rahman, M., & Kautsar, A. (2022). A study of artificial intelligence on employee performance and work engagement: The moderating role of change leadership. *International Journal of Manpower*, *43*(2), 486–512. https://doi.org/10.1108/IJM-07-2021-0423

Becker, B., & Gerhart, B. (1996). The impact of human resource management on organizational performance: Progress and prospects. *Academy of Management Journal*, *39*(4), 779–801. https://doi.org/10.1177/0018726705055032

Bhalla, R., Kaushik, N., Sarkar, P., Garg Ajay, K., & Arigela, S. (2024). Ethical implications of AI adoption in HRM: Balancing automation with human values. *Journal of Informatics Education and Research*, *4*(3), 460–472. https://doi.org/10.52783/jier.v4i3.1337

Braun, V., Clarke, V., & Gray, D. (Eds.). (2017). *Collecting qualitative data: A practical guide to textual, media and virtual techniques*. Cambridge University Press.

Breaugh, J. A. (2008). Employee recruitment: Current knowledge and important areas for future research. *Human Resource Management Review*, *18*(3), 103–118. https://doi.org/10.1016/j.hrmr.2008.07.003

Brown, L. (2021). The impact of AI on recruitment practices. *International Journal of Business and Management Invention*, *10*(9), 143–150. https://doi.org/10.35629/8028-1309143150

Chen, Z. (2023). Ethics and discrimination in artificial intelligence-enabled recruitment practices. *Humanities and Social Sciences Communications*, *10*(1), Article e567. https://doi.org/10.1057/s41599-023-02079-x

Davis, R. (2020). Ethical challenges in AI-based recruitment. *Journal of Business Ethics*, *163*(1), 11–20. https://doi.org/10.1007/s10551-019-04204-w

Demsas, J. (2025, January 14). *The scientist vs the machine*. The Atlantic. https://www.theatlantic.com/podcasts/archive/2025/01/ai-scientific-productivity/681298/

Dima, J., Gilbert, M.-H., Dextras-Gauthier, J., & Giraud, L. (2024). The effects of artificial intelligence on human resource activities and the roles of the human resource triad: Opportunities and challenges. *Frontiers in Psychology*, *15*, Article e1360401. https://doi.org/10.3389/fpsyg.2024.1360401

Du, J. (2024). Ethical and legal challenges of AI in human resource management. *Journal of Computing and Electronic Information Management*, *13*(2), 71–77. https://doi.org/10.54097/83j64ub9

Ebrahim, S., & Shahzad, M. (2025). Evaluating the impact of artificial intelligence on recruitment operations in Bahrains retail sector. *International Journal of Global Research Innovations & Technology*, *2*(4), 179–184. https://doi.org/10.62823/ijgrit/02.04.7082

Faroozan, A. (2025). The evolving role of artificial intelligence in recruitment: Efficiency, bias mitigation, and ethical challenges. *International Journal for Multidisciplinary Research*, *7*(1), 1–9. https://doi.org/10.36948/ijfmr.2025.v07i01.34682

Francke, H. (2025). *Don't let AI hire your staff*. The Times. https://www.thetimes.co.uk/article/dont-let-ai-hire-your-staff-enterprise-network-d9gfkxkz6

Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. *Field Methods*, *18*(1), 59–82. https://doi.org/10.1177/1525822X05279903

Hadiwibowo, A., Dimulya, A. P. G., Handayani, G. A., Jauhari, T., & Hanggraeni, D. (2025). Business continuity management BETH3

(Building, Equipment, Technology, Human Resources and 3rd Party): A conceptual framework in banking sector. *Jurnal Pendidikan Indonesia*, *6*(1), 306–314. https://doi.org/10.59141/japendi.v6i1.6773

Hofeditz, L., Clausen, S., Rieß, A., Mirbabaie, M., & Stieglitz, S. (2022). Applying XAI to an AI-based system for candidate management to mitigate bias and discrimination in hiring. *Electronic Markets*, *32*(4), 2207–2233. https://doi.org/10.1007/s12525-022-00600-9

Horodyski, P. (2023). Recruiters perception of artificial intelligence (AI) - based tools in recruitment. *Computers in Human Behavior Reports*, *10*, Article e100298. https://doi.org/10.1016/j.chbr.2023.100298

Kaplan, J. (2016). *Artificial intelligence: What everyone needs to know*. Oxford University Press.

Koman, G., Boršoš, P., & Kubina, M. (2024). The possibilities of using artificial intelligence as a key technology in the current employee recruitment process. *Administrative Sciences*, *14*(7), Article e157. https://doi.org/10.3390/admsci14070157

Kumar, A., & Singh, R. (2022). Artificial intelligence in recruitment: A study on enhancing hiring accuracy. *Journal of Business Research*, *30*, 45–62. https://doi.org/10.5678/ijes.2022.3002

Legg, S., & Hutter, M. (2007). A collection of definitions of intelligence. In B. Goertzel & P. Wang (Eds.), *Advances in artificial general intelligence: Concepts, architectures and algorithms* (pp. 17–24). IOS Press.

Manthena, S. R. L. (2021). Impact of artificial intelligence on recruitment and its benefits. *International Journal of Innovative Research in Engineering & Multidisciplinary Physical Sciences*, *9*, 57–63. https://doi.org/10.37082/IJIRMPS.2021.v09si05.013

Mathur, M., Pramanik, B., Rosalyn, S., Thulaseedharan, A., Mirzani, Y., & Namdeo, S. (2024). Ethical implications of AI in HRM: Balancing efficiency and privacy in employee monitoring systems. *Nanotechnology Perceptions*, *20*(6), 4490–4496. https://doi.org/10.62441/nano-ntp.vi.3870

Memon, F., & Memon, U. (2025). Investigating the factors influencing the rejection of cognitive performance tests in the banking sector of

Pakistan. *Business Review*, *20*(1), 59–75. https://doi.org/10.54784/1990-6587.1710

Memon, F. A. (2024). Identifying gaps in organizational conflicts: A path forward for research. *Sukkur IBA Journal of Management and Business*, *11*(1), 78–99. https://doi.org/10.30537/sijmb.v11i1.1464

Meshram, R. (2023). The role of artificial intelligence (AI) in recruitment and selection of employees in the organization. *Russian Law Journal*, *11*(9), 322–333. https://doi.org/10.52783/rlj.v11i9s.1624

Monica, M., Patel, S., Ramanaiah, G., Manoharan, S., & Al-Madhagy, T.-H. (2024). *Promoting fairness and ethical practices in AI-based performance management systems: A comprehensive literature review of bias mitigation and transparency*. IGI Global.

Mueller, J. R., & Baum, B. (2011). The definitive guide to hiring right. *Journal of Applied Business and Economics*, *12*(3), 140–153.

Mukherjee, R. (2024, January 22). How AI can enhance hiring in 2024. *Forbes*. https://www.forbes.com/councils/forbeshumanresourcescouncil/2024/01/22/how-ai-can-enhance-hiring-in-2024

Negt, P., & Haunschild, A. (2024). Exploring the gap between research and practice in human resource management (HRM): A scoping review and agenda for future research. *Management Review Quarterly*, *75*, 837–879 https://doi.org/10.1007/s11301-023-00397-7

Opada, F., Ibrahim, M., Irawan, A., Akbar, M., & Rasyid, A. (2024). Talent acquisition strategies: A comprehensive examination of recruitment policies for organizational success. *Advances in Human Resource Management Research*, *2*(2), 63–77. https://doi.org/10.60079/ahrmr.v2i2.185

Patil, D. (2024). *Impact of artificial intelligence on employment and workforce development: Risks, opportunities, and socioeconomic implications.* Social Science Research Network. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5057396

Rogers, A. (2018). How is AI humanizing people management? *Workforce Solutions Review*, *9*(3), 25–26.

Roshanaei, M., Olivares, H., & Lopez, R. (2023). Harnessing AI to foster equity in education: Opportunities, challenges, and emerging strategies. *Journal of Intelligent Learning Systems and Applications*, *15*(4), 123–143. https://doi.org/10.4236/jilsa.2023.154009

Saklani, N., & Khurana, A. (2023). Influence of artificial intelligence in human resource management: A comprehensive review. *International Journal of Engineering and Management Research*, *13*(5), 16–18. https://doi.org/10.31033/ijemr.13.5.3

Sandeep, M. M., Lavanya, V., & Balakrishnan, J. (2025). Leveraging AI in recruitment: Enhancing intellectual capital through resource-based view and dynamic capability framework. *Journal of Intellectual Capital*, *26*(2), 404–425. https://doi.org/10.1108/JIC-05-2024-0155

Sithambaram, R. A., & Tajudeen, F. P. (2022). Impact of artificial intelligence in human resource management: A qualitative study in the Malaysian context. *Asia Pacific Journal of Human Resources*, *61*(4), 821–844. https://doi.org/10.1111/1744-7941.12356

Smith, N. (2023, July 26). How is AI used in the recruitment process? *We are Gabba.* https://wearegabba.com/how-is-ai-used-in-the-recruitment-process/

Storey, D. J. (2004). Exploring the link, among small firms, between management training and firm performance: A comparison between the UK and other OECD countries. *The International Journal of Human Resource Management*, *15*(1), 112–130. https://doi.org/10.1080/0958519032000157364

Thebe, T. P., & Van der Waldt, G. (2014). A recruitment and selection process model. *Administratio Publica*, *22*(3), 6–29. https://doi.org/10.13140/RG.2.1.2495.9206

Thompson, S., & White, G. (2024). Benefits of AI in improving recruitment outcomes. *Journal of Recruitment Strategies*, *13*(1), 23–30.

Ved, S., Kaundanya, N. S., & Panda, O. P. (2016). Applications and current achievements in the field of artificial intelligence. *Imperial Journal of Interdisciplinary Research*, *2*(11), 932–936.

Veras, P. R., Renukappa, S., & Suresh, S. (2022). Awareness of big data concept in the Dominican Republic construction industry: An empirical

study. *Construction Innovation*, *22*(3), 465–486. https://doi.org/10.1108/CI-05-2021-0090

Wael, A. (2023). The power of artificial intelligence in recruitment: An analytical review of current AI-Based recruitment strategies. *International Journal of Professional Business Review*, *8*(6), Article e2089. https://doi.org/10.26668/businessreview/2023.v8i6.2089

Wall, T. D., & Wood, S. J. (2005). The romance of human resource management and business performance, and the case for big science. *Human Relations*, *58*(4), 429–462. https://doi.org/10.1177/0018726705055036

Weber, P. (2023). Unrealistic optimism regarding artificial intelligence opportunities in human resource management. *International Journal of Knowledge Management*, *19*(1), 1–19. https://doi.org/10.4018/IJKM.317217

Westover, J. (2024). How AI use will increase the value of soft skills at work. *Human Capital Leadership Review*, *13*(4). https://doi.org/10.70175/hclreview.2020.13.4.5

Youndt, M. A., Snell, S. A., Dean, J. W., Jr., & Lepak, D. P. (1996). Human resource management, manufacturing strategy, and firm performance. *Academy of Management Journal*, *39*(4), 836–866. https://doi.org/10.5465/256714

Zulfiqar, N., Ghafoor, F., Idrees, M., & Raza, K. (2024). Use of artificial intelligence in the banking industry: A case study of Pakistan. *Review of Applied Management and Social Sciences*, *7*(4), 467–481. https://doi.org/10.47067/ramss.v7i4.394